

**TRUSTEE'S NOTICE OF INTENT TO PROCEED WITH 341 MEETING
OF CREDITORS BY VIDEO CONFERENCE AND PROCEDURES
REGARDING SAME**

PLEASE TAKE NOTICE that the Meeting of Creditors provided for under 11 U.S.C. § 341 will not take place in person. Instead, the Meeting of Creditors will be held virtually by video, using Zoom.

PLEASE TAKE FURTHER NOTICE that to appear telephonically, with no video capability, you must seek prior approval from the trustee.

PLEASE TAKE FURTHER NOTICE that to attend the virtual 341 Meeting of Creditors, follow the instructions below for logging in to a Zoom Meeting:

There are 3 Methods to Join the Zoom Meeting

1-If you have the internet, use this link from a computer, smartphone or tablet **with video and audio** capability:

Join Zoom Meeting

<https://us02web.zoom.us/j/84672755858?pwd=SlZlQ3N2aVxSWFln3dBcTZRZG5nUT09>

2- From ANY telephone, dial ANY of these numbers:

+1 929 205 6099 US (New York)

+1 312 626 6799 US (Chicago)

You will be prompted to enter:

Meeting ID: 846 7275 5858

Passcode: 458916

If you are calling from outside the United States, find your local number:

<https://zoom.us/u/adaryMPKcw>

PLEASE TAKE FURTHER NOTICE that the virtual 341 Meeting of Creditors will be electronically recorded. To ensure the quality of the record, please be sure to limit any background noise. Participants must be able to hear all parties for the entirety of the virtual 341 Meeting of Creditors.

PLEASE TAKE FURTHER NOTICE that verification of the Debtor(s)' photo identification and evidence of the Debtor(s)' social security number must be provided to the trustee according to my office procedures. Please contact my office if you have any questions.

PLEASE TAKE FURTHER NOTICE that all required documents must be submitted to the trustee through my document management system, Axos Document Delivery Portal, according to my normal office procedures.

PLEASE TAKE FURTHER NOTICE that failure to comply with the above procedures shall be deemed a failure to appear at the 341 Meeting of Creditors.

All Debtors must read the Bankruptcy Information Sheet BEFORE the meeting. The meeting will not be held unless the Debtor has read this prior to the meeting. You can download it in English and many other languages [here](https://www.justice.gov/ust/bankruptcy-information-sheet-0):
<https://www.justice.gov/ust/bankruptcy-information-sheet-0>

/s/ Lynn E. Feldman
Lynn E. Feldman
Chapter 7 Trustee
2310 Walbert Avenue, Ste 103
Allentown, PA 18104
Telephone: (610) 530-9285
Email: trustee.feldman@rcn.com

MEMORANDUM
FOR
BANKRUPTCY
ATTORNEYS

From: Lynn E. Feldman, Esq.
Chapter 7 Trustee

To: All Bankruptcy Attorneys

Subject: Procedures for practice before Lynn E. Feldman, Chapter 7 Trustee

ALL items must be submitted via the Epiq Document Delivery System. You will receive an invitation from the Trustee. If you have not received a link from the Trustee with registration instructions, please notify the Trustee at trustee.feldman@rcn.com or call 610-530-9285.

I. REQUIRED AT LEAST SEVEN (7) DAYS PRIOR TO THE ORIGINAL 341 MEETING:

1. Tax Returns:

Under Section 521(e)(2)(i), you are required to provide the Trustee your most recently filed Federal Income Tax Return (or the transcript if the return is not available) **at least seven (7) days prior to your meeting date**, or an Affidavit of no tax return within 5 years.

If no Tax Return is provided **BEFORE** the 341 Meeting of Creditors, **the meeting may not be held. NO TAX RETURNS WILL BE ACCEPTED AT THE 341 MEETING.**

2. Pay Advices:

Sixty (60) days of pre-petition pay advices must also be filed with Court **at least seven (7) days prior to the 341 Meeting**. If they are not, you may be required to return for a continued meeting or the meeting may not be held at the discretion of the Trustee.

3. Domestic Support Obligations:

You must provide to the Trustee, **NO LATER THAN SEVEN (7) DAYS PRIOR TO THE 341 MEETING**, the name and address of any to whom the Debtor pays court ordered support.

II. ITEMS TO PRODUCE PRIOR TO THE 341 MEETING

1. Written proof of value of real estate owned by Debtor(s) or in which Debtor(s) has an interest.
2. HUD-1 Settlement Statement for any real estate sold by the Debtor(s) within the last 4 years
3. Any Property Settlement Agreements entered into within the last 4 years before the bankruptcy filing.
4. Mortgage statements showing current balance due, AND copy of recorded deed and mortgage.
5. Recent business tax return if the Debtor(s) is associated in any way with a business entity.
6. Contact information for any attorney representing the Debtor(s) in any current legal action.
7. Most recent paystub
8. Bank Statement as of date of filing for all financial accounts (please be advised that the Trustee may require three (3) months of bank statements).

MEMORANDUM

IF NO
ATTORNEY

From: Lynn E. Feldman, Esq.
Chapter 7 Trustee

To: All Self Represented Debtors

Subject: Procedures for appearances before Lynn E. Feldman, Chapter 7 Trustee

ALL items must be submitted to the Trustee via E-mail (PREFERRED):

lynn@feldmanlawoffices.onmicrosoft.com

Or via First Class Mail to: Lynn E. Feldman, Feldman Law Offices, 2310 Walbert Ave., Allentown, PA 18104 (No documents sent by mail will be returned)

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COVID 19 - 341 Meeting Procedures

Remote Identification Procedures:

For cases where the debtor is **appearing by video**:

- (i) I will ask the debtor to hold up the ID and proof of SSN to the camera and examine them as I normally would.
- (ii) I will confirm review of the ID and proof of SSN on the record as I normally would.

For cases where **debtor is appearing by audio** but not video (e.g. telephone), the attorney should:

- (i) The Debtors shall copy, scan, or take a picture of their valid ID and proof of SSN and provide them to their attorneys. Debtors' attorneys shall upload the documents to the trustee at least 7 days prior to the 341 meeting. I will review the ID and proof of SSN prior to the meeting.
- (ii) Debtors' attorneys shall transmit to the trustee a completed Declaration Confirming Debtor Identity and SS No. (Please see below.)
- (iii) During the meeting, we will confirm on the record that counsel has reviewed Debtors' valid ID and proof of the Debtors' SSN (stating what was used to verify, e.g. Valid Driver's License and original social security card) verifying the Debtor testifying is the person whose name is on the petition and that the SSN matches what was reported to the court in the bankruptcy case.

DECLARATION REGARDING
CONFIRMATION OF IDENTITY AND SOCIAL SECURITY NUMBER

In re: (Debtor's Name) _____

Bankruptcy Case No. _____

Date of telephonic or video conference appearance at § 341(a) meeting of creditors: _____

I declare as follows:

1) My name is : _____
(Print or type)

2) My work address is: _____

3) My work telephone number is: (____) _____

4) The address from where I participated in the § 341(a) meeting of creditors is:

5) I personally verified the identity of the debtor by checking his/her original photo identification:

____ Driver's License or ID Card (State & Name listed) _____
____ State Identification (State & Name Listed) _____
____ Passport (Country, number, expiration date, Name) _____
____ Military Identification (Branch & Name) _____
____ Other (describe) _____

6) I personally verified the identity of the co-debtor by checking his/her original phot identification:

____ Driver's License or ID Card (State & Name listed) _____
____ State Identification (State & Name Listed) _____
____ Passport (Country, number, expiration date, Name) _____
____ Military Identification (Branch & Name) _____
____ N/A _____
____ Other (describe) _____

7) I personally inspected the following original document as proof of the debtor's social security number and orally confirmed it with the trustee:

____ Social Security Card Name _____
____ Social Security Card Number _____
____ IF No Co-Debtor check here _____
____ Social Security Card Co Debtor Name _____
____ Social Security Card Co Debtor Name _____
____ Other Methods (specify) _____

In accordance with 28 U.S.C. § 1746, I declare under penalty of perjury that the foregoing is true and correct. Executed this _____ day of _____, _____, in _____, _____.
(Date) (Month) (Year) (City) (State)

Signature of Person Verifying Identity and Social Security Number

Video/Phone Etiquette Guidelines

The following video/phone etiquette guidelines will be required of all parties:

- a. Mute the call/audio while your meeting is not being held.
- b. Speak clearly and hold the camera steady.
- c. Limit all background noise while your meeting is being held.
- d. No speaker phone unless two or more persons are appearing on the same line, i.e., debtor and counsel or joint-filing debtors.
- e. Debtors and counsel are to be at a set location, and not in transit, so that full attention can be given to the questions being asked. High speed internet access is recommended.
- f. Only debtors and their counsel as well as creditors or interested parties will be allowed on the connection, i.e., no “moral support” or supplementary answers to be provided by friends or family.
- h. Any telephonic or video appearances by debtors without their counsel also present on the conference / call at the appointed time will result in a continuance. After two failed attempts, the trustee will ask for a show cause hearing seeking dismissal of the case.
- i. Attorney for the debtor(s) must share their invitation information for participation in the video or teleconferencing 341 meeting with debtors and any creditors wishing to participate in the meeting.
- j. Debtors must bring to the remote video meeting picture identification and an original document containing their complete Social Security Number.
- k. Debtors must have available to them at the remote meeting site, copies of signature pages and the entire copies of the Voluntary Petition, Declaration of Schedules, Statement of Financial Affairs, and Form 22A (Means Test Form).

These temporary policies and procedures do not otherwise affect a debtor's requirement to submit and provide all other necessary documents to the Court and to the Trustee. Also, please check back often as these procedures will continue to change due to the dynamics of the circumstances.

Frequently Asked Questions

The following questions assume Debtor's counsel e-mails a copy of the debtor's DL; SS Card; and has a copy of either the ink signed or electronically signed Voluntary Petition, Declaration of Schedules, Statement of Financial Affairs, and Form 22A in his possession.

1. Is Zoom secure?

ANSWER: As with any computer based product, new users should read and become familiar with the provider's privacy policy. By looking through its privacy policy and some of its support documents, you quickly discover that Zoom allows the host to track participant's attention during calls, shares certain amounts of data it collects with third parties, and has already one security vulnerability. These issues are mitigated with sensible data protection practices. See, https://protonmail.com/blog/zoom-privacy-issues/?utm_source=digg

2. Do I need to sign up for a PRO or BUSINESS account or would your account status as the host dictate the available options to users?

ANSWER: No, as host of the conference, I purchased a pro account to ensure that the full range of utilization is available to any and all participants.



UNITED STATES TRUSTEE PROGRAM INFORMATIONAL NOTICE

EMERGENCY RENTAL ASSISTANCE PROGRAMS

If you are a renter having trouble paying your rent or a landlord who has lost rental income due to challenges presented by the COVID-19 pandemic, help may be available. Through funding from the U.S. Department of the Treasury's Emergency Rental Assistance (ERA) program, there are a wide variety of state and local programs that offer assistance—including financial assistance—to those who are struggling to make ends meet.

Provided below are links to learn more about ERA programs in your local area, including how they work and who is eligible, as well as other important information to help you navigate these difficult times. ERA programs can vary based on locale since flexibility is given to states to develop programs that best suit the needs of their communities.

For more general information on assistance programs, visit:

<https://www.consumerfinance.gov/coronavirus/mortgage-and-housing-assistance/>

For ERA program links in your local area, visit:

<https://www.consumerfinance.gov/coronavirus/mortgage-and-housing-assistance/renter-protections/find-help-with-rent-and-utilities/>

To get answers to frequently asked questions, visit:

For Renters: <https://www.consumerfinance.gov/coronavirus/mortgage-and-housing-assistance/renter-protections/emergency-rental-assistance-for-renters/>

For Landlords: <https://www.consumerfinance.gov/coronavirus/mortgage-and-housing-assistance/help-for-landlords/>

To talk with a no-cost Department of Housing and Urban Development-approved housing counselor who can help you understand your options, make an action plan, and even help you apply for rental assistance, call [\(800\) 569-4287](tel:8005694287) or visit <https://www.consumerfinance.gov/find-a-housing-counselor/>.



AVISO INFORMATIVO DEL PROGRAMA DE FIDEICOMISARIOS DE ESTADOS UNIDOS

PROGRAMAS DE ASISTENCIA DE EMERGENCIA PARA EL ALQUILER

Si usted es un inquilino y está teniendo problemas para pagar el alquiler o es un propietario que ha dejado de devengar ingresos de alquiler debido a los retos presentados por la pandemia de COVID-19, podría recibir ayuda. Por medio de fondos provenientes del programa de Asistencia de Emergencia para el Alquiler (ERA por sus siglas en inglés) del Departamento del Tesoro de EE.UU., existe un sinnúmero de programas locales y estatales que brindan ayuda, incluso asistencia financiera, a aquellas personas que están luchando para sobrevivir.

A continuación encontrará los enlaces para recibir más información sobre el programa ERA en su región, incluyendo cómo funciona y quién puede recibir ayuda, al igual que otra información importante que podrá ayudarle a superar estos momentos difíciles. El programa ERA puede variar según la región, ya que los estados tienen la flexibilidad de adecuar los programas a las necesidades de sus comunidades locales.

Para obtener más información sobre los programas de asistencia, visite:

<https://www.consumerfinance.gov/es/coronavirus/asistencia-hipotecas-y-viviendas/>

Para los enlaces del programa ERA en su región, visite:

<https://www.consumerfinance.gov/es/coronavirus/asistencia-hipotecas-y-viviendas/protecciones-arrendatarios/encuentre-ayuda-para-pagar-renta-y-servicios/>

Para encontrar respuestas sobre las preguntas más frecuentes, visite:

Para los inquilinos: <https://www.consumerfinance.gov/es/coronavirus/asistencia-hipotecas-y-viviendas/protecciones-arrendatarios/asistencia-de-emergencia-a-inquilinos/>

Para los propietarios (en inglés): <https://www.consumerfinance.gov/coronavirus/mortgage-and-housing-assistance/help-for-landlords/>

Para hablar sin costo alguno con un asesor de vivienda aprobado por el Departamento de Vivienda y Desarrollo Urbano sobre sus opciones, un plan de acción o ayuda para solicitar la asistencia de emergencia para el alquiler, llame al [\(800\) 569-4287](tel:8005694287) o visite (en inglés) <https://www.consumerfinance.gov/find-a-housing-counselor/>.